

RESPONSE

This is a response to the Final Office Action dated June 20, 2003. Claims 1-20 are pending in the application. In the Office Action, Claims 1-20 were rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Pat. No. 6,529,725 ("Joao").

The rejections from the Final Office Action of June 20, 2003 are discussed below in connection with the various claims. No new matter has been added. Reconsideration of the application is respectfully requested in light of the following remarks.

I. REJECTIONS UNDER 35 U.S.C. § 103(a)

Independent Claims 1, 13 and 17 were rejected pursuant to 35 U.S.C. § 103(a) as being unpatentable over Joao. With this response, independent claims 1, 13 and 17 have been amended for clarity. Support for these amendments may be found in the specification. No new matter has been added.

Independent Claim 1, as amended, relates to a method of accessing substantially real-time financial information of an account holder in a computerized system, the substantially real-time financial information describing a first account of the account holder being stored on a first record keeping system and a second account of the account holder being stored on a second record keeping system, the first record keeping system being different from the second record keeping system. The method comprises: "receiving identification of the account holder by a first device, the account holder identification being associated with the first account information stored on the first record keeping system and the second account information on the second record keeping system;" "transmitting first and second requests by the first device to the respective first and second record keeping systems substantially simultaneously, the first and second requests requesting information associated with the account holder identification;" and "receiving first and second responses by the first device from the respective first and second record keeping systems, the first and second responses including substantially real-time financial information associated with the account holder identification."

Independent Claim 13, as amended, relates to a method of accessing substantially real-time financial information of an account holder from first and second record keeping systems in a computerized system. The method comprises: "receiving a first input from a user by a first device, the first input being associated with a first financial account of the account holder residing on the first record keeping system and a second financial account of the account holder on a second record keeping system, the first record keeping system being different from the second record keeping system;" "transmitting, substantially simultaneously, by the first device a request to each of the first and second of record keeping systems;" "receiving a response by the first device from each of the first and second record keeping systems;" and "presenting at least a portion of the response to the user."

Independent Claim 17, as amended, relates to a computer program embodied on a computer-readable medium and executable by a computer, the computer program being capable of presenting real-time financial account information of an account holder to a user. The computer program comprises: "a security module capable of authenticating the user;" "a communication module capable of communicating with a plurality of record keeping systems, the plurality of record keeping systems each being capable of storing real-time financial accounts of the account holder, each of the record keeping systems being different from the other; the communication module being capable of substantially simultaneously transmitting requests for real-time financial account information to the plurality of record keeping systems and receiving responses therefrom;" and "a presentation module capable of presenting portions of the responses simultaneously."

Joao discloses a "transaction security apparatus and method including an input device for inputting transaction data, a processing device for processing the transaction data and for generating a first signal corresponding to the transaction, and a transmitter for transmitting the first signal over a communication network directly to a communication device associated with an individual account holder. The communication device provides notification to the individual account holder of the transaction." *See Joao, Abstract.*

Joao fails to disclose a method and computer program which provides a user with substantially real time interaction with the financial information of an account holder, stored on different independent record keeping systems, as claimed. Joao discloses instead, a

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transaction security system wherein notification of pending transactions related to an account are generated at the point of the transaction. The notifications are routed through a central processing computer and delivered to one of many communications channels associated with the account holder to notify the account holder of the transaction. *See Joao generally.* Essentially the system disclosed by Joao seeks to warn account holders that their account is being utilized and offer the account holder the opportunity to stop the transaction wherein the transaction is not authorized by the account holder. In this system notifications are generated at the point of the transaction and cause delivery of account or transaction information to a *separate* device associated with the account holder. Joao does not disclose that the same device which generates requests for financial or account information is also the device which receives the response to the request as claimed in Applicants' claims.

Further, one of ordinary skill in the art would not be motivated to modify the system in Joao to allow the generated notifications to be routed back to the point of the transaction. In particular, the system disclosed in Joao is directed to notifying the account holder, wherever he is located, of a transaction, wherever that transaction is taking place. This offers the account holder the security of always knowing what transactions are occurring relative to his account no matter where he, and no matter where the transaction, is located. This permits the system of Joao to prevent fraud by an individual who, for example, steals someone's credit card. Modification of the system disclosed by Joao would result in a system which returns the notification of the transaction back to the point of the transaction. This would notify the thief but not the true account holder and would defeat the purpose of Joao system.

For at least these reasons, Claims 1, 13, and 17, as amended, are not obvious in view of Joao. Accordingly, Applicants request that the Examiner withdraw this rejection of independent Claims 1, 13 and 17.

Dependent Claims 2-12, 14-16 and 18-20 were also rejected pursuant to 35 U.S.C. § 103(a) as being unpatentable over Joao. Dependent claims 2-12, 14-16 and 18-20 should be allowed for the reasons set out above for the independent claims. Applicants therefore request that the Examiner withdraw this rejection of these claims.

In addition, additional limitations of these dependent claims also distinguish over the cited reference. For example, Joao fails to disclose: receiving the account holder

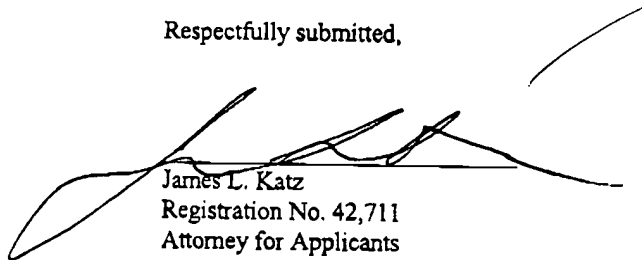
identification, the account holder being associated with a first mutual fund account stored on the first record keeping system and a second mutual fund account on the second record keeping system, as claimed in Claim 2; transmitting the first and second requests based on a cross-reference of account holder identification to record keeping systems, as claimed in Claim 3; transmitting the first and second requests based on a dynamic cross-reference of account holder identification to record keeping systems, as claimed in Claim 4; updating the cross-reference of account holder identification to record keeping systems based on the first and second responses, as claimed in Claim 5; transmitting the first request based on a cross-reference of account holder identification to record keeping systems and transmitting the second request based on a list of record keeping systems known to be absent from the cross-reference, as claimed in Claim 6; transmitting the first and second requests based on a list of record keeping systems, as claimed in Claim 7; transmitting the first request to the first record keeping system that stores account information in a first format and the second record keeping system that stores account information in a second format, the first format being different from the second format, as claimed in Claim 8; transmitting the first request to the first record keeping system that stores account information in a first format and the second record keeping system that stores account information in a second format, the first record keeping system being operated by a different entity than second record keeping system, as claimed in Claim 9; transmitting the first action requesting a status of the first and second financial account, as claimed in Claim 10; presenting the first and second portions of the respective first and second response substantially simultaneously, as claimed in Claim 11; receiving a first user identification and transmitting a second user identifications with the first request, the first user identification being different from the second user identification, as claimed in Claim 12; transmitting a plurality of requests based on a list of financial institutions and associated record keeping systems, as claimed in Claim 14; transmitting a plurality of requests based in part on a list of record keeping systems and based in part of a cross-reference list of record keeping systems and the account holder identification, as claimed in Claim 15; receiving an response indicating the record keeping system lacks account information associated with the account holder identification, as claimed in Claim 16; wherein the communication module transmits a first set of requests to a first group of

record keeping systems based on a cross-reference between the record keeping system and the account holder identification, and transmits a second set of requests to a second group of record keeping systems based on the list of record keeping systems, as claimed in Claim 18; wherein the communication module transmits a first set of requests to a first group of record keeping systems based on a cross-reference between the record keeping system and the account holder identification, and transmits a second set of requests to a second group of record keeping systems based on the list of financial institutions and associated record keeping systems, as claimed in Claim 19; or wherein the presentation module presents the portions of a first group of the plurality of responses simultaneously, as claimed in Claim 20.

CONCLUSION

Each of the rejections in the Final Office Action dated June 20, 2003 has been addressed and no new matter has been added. Applicants submit that all of the pending claims are in condition for allowance and notice to this effect is respectfully requested. The Examiner is invited to call the undersigned if it would expedite the prosecution of this application.

Respectfully submitted,



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